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L1 (obtain\$3 receiv\$3 acquir\$3) WITH credit

L2 (many several multiple plurality "more than one") WITH issuers

L3 (single) WITH account

L4 L1 AND L2 AND L3

L5 L1 SAME L2 SAME L3

L6 (many several multiple plurality) WITH issuers

L7 L1 AND L3 AND L6

L8 L1 SAME L3 SAME L6

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Sort by: Date (Newest to Oldest)

☐ Check All

☐ The pressure builds on interchange

Date: Jan 2001

16/6,K/1 (Item: 1 from file: 15)

02107501 66442642

**

The pressure builds on interchange

Jan 2001 Length: 6 Pages

Word Count: 3862

Text:

...past couple of years, the associations have enacted policies that remove any financial burden on the cardholder when disputing an online transaction.

Orbiscom's Sheridan: Single-use card **account** numbers can validate identity.

Acquirers and online merchants argue that the card associations endorsed zero liability as a marketing strategy to soothe consumer fears about...

...a leadership role in the cardholder-- verification market are attacking the space from multiple angles. One of the more popular solutions being touted is the **single-use card account** number. The technology behind the numbers requires cardholder input of a registered password and identification number, which are sent to the issuer before the temporary...

...last November as part of DeskShop 2.0, its application designed to make online shopping secure and convenient (box, page 38).

The Process

In general, **single-use account** numbers work like this: To obtain one, the cardholder must register a password and ID at the issuer's Web site. The password and ID...the purchase order.

Online and Conventional Interchange Compared

The merchant then sends the account number to the issuer for authorization. When the issuer receives the **account** number, it is flagged as a **single-use** number and decoded to reveal the cardholder's actual **account** number. An authorization or denial is attached to the account number, which is recoded back into the temporary number and sent to the merchant.

No...

...kept the Secure Electronic Transaction (SET) protocol from becoming the security standard MasterCard and Visa had hoped it would become when they introduced the technology **several** years ago.

Reluctant Consumers

"SET requires the cardholder, card **issuers**, the acquirer and the merchant to each install software to validate all the parties involved in the transaction," explains Richard D. Cornelius, a Phoenix-based...term partners or a short-term profit center.

Pairing Shoppers With Merchants

With online merchants so reliant on credit cards to facilitate sales and card **issuers** earning high interchange for online purchases, it is only natural that **many issuers** promote their Web sites as a gateway to Internet shopping.

Bank card **issuers** pursuing this strategy include Capital One Financial Corp., Citigroup Inc., MBNA Corp. and Wells Fargo & Co. Internet card specialists NextCard Inc. and Aria, which is...

...by Provident Financial Corp., are also in the game, as are MasterCard International and Visa U.S.A. So are closed-loop issuers and merchant **acquirers** American Express Co. and Discover Financial Services Inc.

"**Credit** card issuers have a historic link to merchants when it comes to shopping because they provide consumers with purchasing power," explains Paul Jamieson, senior analyst...

...used to compare prices, and some sites even offer chat rooms and bulletin boards to allow consumers to exchange and review comments about a product.

Issuers find merchant partners for their Web sites in **several** ways. Merchants eager to reach the issuer's customer base will seek them out about a marketing partnership and vice versa. E-commerce technology vendors...

View: [HTML](#) | [PDF](#) | [Word](#)

☐ [The Pressure Builds On Interchange.\(Brief Article\)](#)

Date: Jan , 2001

16/6,K/2 (Item 2 from file: 16)
08311837 **Supplier Number:** 69698279

The Pressure Builds On Interchange.(Brief Article)
Jan , 2001
Word Count: 4207

...a leadership role in the cardholder-verification market are attacking the space from multiple angles. One of the more popular solutions being touted is the **single-use card account** number. The technology behind the numbers requires cardholder input of a registered password and identification number, which are sent to the issuer before the temporary...

...as part of DeskShop 2.0, its application designed to make online shopping secure and convenient (box "Pairing Shoppers With Merchants").

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RELATED ARTICLE: Pairing Shoppers With Merchants

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☐ [The Pressure Builds On Interchange](#)

Date: January 2001

16/6,K/3 (Item 3 from file: 9)
02350948 Supplier Number: 24705893
The Pressure Builds On Interchange

January 2001
Word Count: 3838

TEXT:

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☐ [Hispanic affinity](#)

Date: Dec 2000

16/6,K/4 (Item 4 from file: 15)

02101661 65406839

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Hispanic affinity

Dec 2000 Length: 4 Pages

Word Count: 2554

Text:

...card issuers to most aggressively target Hispanic consumers is St. Louis Park, MN-based Metris Companies Inc. Metric, which issues cards through its subsidiary Direct Merchants **Credit** Card Bank, in August **acquired** the U.S. bank card portfolio of Banco Popular North America, the mainland arm of Popular Inc., one of Puerto Rico's largest banking firms...

...competition among card issuers over the past few years as banks pull out all the stops in order to find more customers. "The cost to **acquire** a **credit** card account through direct mail is approaching the \$100 level" while just two to three years ago it stood in the \$60 to \$75 range, says David A. Smith, principal at Linthicum, MD-based First Annapolis Consulting. "The overall growth rate in card receivables is in the **single** digits, so issuers are looking for any new channel to acquire an **account** which is cost-effective."

Smith claims the Hispanic market is well suited to segmentation and affinity marketing because it is an easily identifiable niche. At...not out there, but if it's not out there in your language, it'll be a little more difficult to understand."

The fact that **many** Hispanics have no contact with banks also makes it harder for **issuers** that want to target the group to find potential customers. Pasquina notes that even Hispanics who have lived in the U.S. for years may...on records and don't have a history of paying bills, they haven't established a credit history."

Lists are Tricky

To find Hispanic consumers, **many** card **issuers** use list brokers, but the lists' accuracy can be spotty. "If you go buy a list from brokers that claim to have ethnic-specific files...

...Dorado, South America's mythical lost city of gold. The metaphor is apt: as the Spanish explorers discovered, there's no map to riches, and **many** who rushed eagerly into the search soon perished.

However, those **issuers** that are bold enough to enter the market early and target newcomers to credit do stand to enjoy increased loyalty from Hispanic customers and enhanced...

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☐ [In pursuit of El Dorado](#)

Date: Oct 2000

16/6,K/5 (Item 5 from file: 15)
02080649 62819332

**

In pursuit of El Dorado

Oct 2000 Length: 5 Pages

Word Count: 2904

Text:

...a large, identifiable subgroup and its continued replenishment with new immigration presents the card industry with a natural affinity group to target. As a result, **many issuers** are jumping on the Hispanic bandwagon with product offerings and marketing tailored specifically to this ethnic group. At the same time, those banks are learning...

...issuers to most aggressively target Hispanic consumers is St. Louis Park, Minn.-based Metris Companies Inc. Metris, which issues cards through its subsidiary Direct Merchants **Credit Card Bank N.A.**, in August **acquired** the U.S. bank card portfolio of Banco Popular North America, the mainland arm of Popular Inc., one of Puerto Rico's largest banking firms...

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Covering the Spectrum

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Ethnic Files

To find Hispanic consumers, **many** card **issuers** have turned to list brokers, but the accuracy of purchased lists can be spotty. "If you go buy a list from list brokers that claim...

...difference within the (Hispanic) population, and therefore strategic marketing decisions should be made by evaluating which of the Hispanics you're targeting," he says.

While **many** Hispanics have thin credit files, Smith says **issuers** can reduce their credit risk by supplementing credit-bureau data with data models that take into account consumers' demographic details as well as information on...

...South America's mythical lost city of gold. The metaphor is apt: as the Spanish explorers discovered, there's no road map to riches, and **many** who rushed eagerly into the search soon perished.

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☐ Card processor brings CRM to account manager

Date: May 2000

16/6,K/6 (Item 6 from file: 15)

02014914 52836364

**

Card processor brings CRM to account manager

May 2000 Length: 1 Pages

Word Count: 620

Text:

...card competition away from pricing for the first time in a decade.

Called Relationship Processing, the solution - from First Data Resources (FDR), Omaha, Neb. - allows **issuers** and cardholders to define how **several** accounts are related and to alter the relationships over time. **Issuers** can view cardholder data on an individual basis and as a group. FDR, a subsidiary of payment processing giant First Data Corp., had patents pending...

...authority, he added.

In such conventional accounts, a rigid relationship exists between the underlying and master accounts. For example, if a father establishes a joint **account** with his son, the master **account** stipulates a **single** credit limit for both. With Relationship Processing, the father and son can have separate accounts - with different credit limits - that feed into one master account...

...out of the credit card system (such as authorizations and delinquencies) that's needed to understand the overall customer relationship.

With the online approach, card **issuers** can manage complicated consumer relationships, **multiple** relationships with the same individual, **several** relationships with the same household or multiple related households. "We can print out a statement that says, 'Here's your overall account,' and breaks down...

...For now, banks have the responsibility of identifying account linkages and communicating them to cardholders. That process occurs naturally whenever banks merge or a bank **acquires** a **credit** card portfolio. Eventually, cardholders will be able to define their own relationships.

"Once consumers start understanding that capability, it's going to affect banks' ability...

View: [HTML](#) | [PDF](#) | [Word](#)

☐ Card Processor Brings CRM to Account Management.(Company Business and Marketing)

Date: May , 2000

16/6,K/7 (Item 7 from file: 16)

07346701 Supplier Number: 62051010

Card Processor Brings CRM to Account Management.(Company Business and Marketing)

May , 2000

Word Count: 587

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☐ New freedoms replace traditional values

Date: Apr 14, 2000

16/6,K/8 (Item 8 from file: 15)

02020530 52767967

**

New freedoms replace traditional values

Apr 14, 2000

Word Count: 3974

Text:

...company. Its debut lettre de gage offering was a Eu50 million two year deal priced at 8bp over Euribor, which was privately placed to a **single account**. This was soon followed by a Eu200m six year deal priced at 4bp over Euribor.

At the time of this deal, the president of the...

...business last year we estimated that we would probably have about Eu5bn of issuance in 2000," he says. "Of course the total depends on how **many** other participants will step into the market.

"At the moment we have three **issuers**, but we have also seen some interest from banks in France, the Netherlands, Austria and Scandinavia as well as from non-mortgage banks in Germany...a division of opinion among bankers on the extent to which the supply pipeline of new issues in 2000 will continue to present problems for **issuers** targeting sub-Euribor funding levels.

"**Many** of the mortgage banks were very active in the market last year," says one, "and can therefore afford to be much more selective about when...Barbour, director in structured capital markets at Barclays Capital in London.

"Rheinlyp wants to focus on origination and servicing, and investors are keen to take **credit** risk and **receive** a return for it. This deal creates a unique way for investors to buy into a diversified

View: [HTML](#) | [PDF](#) | [Word](#)☐ Fending Off The Personal Bankruptcy Plague

Date: March 1997

16/6,K/9 (Item 9 from file: 9)

01219971 Supplier Number: 23815025

Fending Off The Personal Bankruptcy Plague

March 1997

Word Count: 2871

TEXT:

...the model so it can examine transaction activity in all of a consumer's credit card accounts, rather than look at patterns only within a **single account**. This capability is especially helpful. If a consumer, for example, has five Visa cards, they are likely to be issued by five different banks. But...

...block with a bankruptcy score it unveiled in 1987. By now, the scorecard has significantly penetrated the industry. In September, the parent company, CCN Group, **acquired** Experian, Inc., TRW Inc.'s former **credit** bureau. The bankruptcy product, jointly developed by CCN and the three major credit bureaus (TransUnion, Equifax and TRW, which is now known as Experian), is...

...just-developed credit scoring product for bankruptcies. In January, Atlanta-based Equifax, Inc., unveiled the Bankruptcy Navigator. Already, four of the top 25 credit card **issuers** are piloting the technology; another 25 banks are assessing whether they will use Navigator across **multiple** departments. While Navigator can predict bankruptcies in all types of financial accounts, credit card **issuers** appear to be the most interested, given their high exposure to the problem.

Unique strategy

Equifax's strategy is unique because it aims to sniff...

View: [HTML](#) | [PDF](#) | [Word](#)☐ Sales Manager Profile: Smith Barney Uses a Regional Strategy to Expand Its Business

Date: Sep 3, 1996

16/6,K/10 (Item 10 from file: 15)

06395512 16397588

**

Sales Manager Profile: Smith Barney Uses a Regional Strategy to Expand Its Business

Sep 3, 1996

Word Count: 1152

Text:

...to see where they're getting the most bang for their investment buck," Grimm said.

Smith Barney's brokers say that this service is "the **single** best asset-gathering tool" and **account**-opener available to them, added Rice.

"Once we knew about assets held 'away,' " he said, "we could address them, and it would give us a..."

...sales.

"We have high-net-worth coordinators sitting on the (Los Angeles) trading desk who are intimately knowledgeable with the yield levels, with the major **credit** concerns, with the needs of the California investor - that you simply cannot **acquire** sitting in New York," he said.

In addition, Friedlander writes a monthly newsletter for brokers and investors, and conducts seminars and conference calls with the...

...this year, Rice said.

Rice encourages the firm's brokers to learn all they can about new deals by attending conferences and seminars given by **issuers**.

For example, Rice and **several** brokers and fixed-income specialists recently attended a "road show" hosted by the New

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☐ Smith Barney uses a regional strategy to expand its business.(John Rice of Smith Barney Inc.)

Date: Sep 3 , 1996

16/6,K/11 (Item 11 from file: 148)

08935014 **Supplier Number:** 18634739 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Smith Barney uses a regional strategy to expand its business.(John Rice of Smith Barney Inc.)

Sep 3 , 1996

Word Count: 1215 Line Count: 00099

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☐ Taming the fraud monster

Date: Sep/Oct 1996

16/6,K/12 (Item 12 from file: 15)

01284472 99-33868

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Taming the fraud monster

Sep/Oct 1996 Length: 3 Pages

Word Count: 1672

Text:

...can even spot deviations within the first two transactions. Results so far have been impressive. With neural nets in place, fraud has reportedly declined at **many issuers** by **several** hundred dollars per account.

Scoring methodologies have been shown to be another effective tool in combating the fraud monster. Scoring is similar to neural networks...

...is based on a static model that must be assessed and revised over time to remain effective. In addition, scoring is not based on a **single account's** activity, while the neural network technology can focus on an individual **account**. The neural net has the capability to learn from previous account activity and can continue evolving on its own. Even so, issuers using scoring technology...as more sophisticated tools are developed to reduce fraud, the perpetrators have devised more ways to commit it. In fact, new schemes to attack the **credit card** industry are developing daily. Application fraud is inching back; new techniques to commit "never-received" fraud are appearing; account takeovers are more popular than ever; and internet fraud is on the horizon.

The internet is viewed by many as the...

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☐ [Eat or be eaten](#)

Date: Aug 1996

16/6,K/13 (Item 13 from file: 15)

01276431 99-25827

↔

Eat or be eaten

Aug 1996 Length: 7 Pages

Word Count: 7242

Text:

...of investment bankers within the firm devoted to any one industry sector. That's typical of the major investment banks. Partly because there are so **many** banks in Europe, partly because banks are such active **issuers** of debt and equity, investment banks traditionally have had more people covering banks than any other industry sector. But, increasingly, it is also because of...

...been small regional and cantonal banks, many of which have been bought by the big three private banks in virtual rescues. Swiss Bank Corp has **acquired** 13 such banks since 1991, UBS nine and **Credit Suisse** seven. In Germany, a similar process of mergers between the country's small savings and cooperative banks is proceeding. At the opposite end of...of the banking market. Then will follow a period when these large banks build market share across Europe.

What might drive this process is the **single** currency, which will make it much easier for a customer in France to open an **account** in Germany or the Netherlands, assuming that basic tax equalization runs in parallel with currency union. The customer will then pick and choose his bank...

...changed customer behaviour towards financial institutions," says Alastair Walton, a director of FIG at cs First Boston. "There are now so many more ways to **obtain credit**."

One disturbing development for banks has been the growth of branchless, telephone banks, such as First Direct in the uk, where customers open accounts and...

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[A new day for service software](#)

☐ **Date:** Sep 1995

16/6,K/14 (Item 14 from file: 15)
01092933 97-42327

**

A new day for service software

Sep 1995 Length: 4 Pages

Word Count: 1647

Text:

Customer service gets a lot of lip service these days, but for **many** credit card **issuers**, the software used to accept and process customer calls is a piecemeal collection of overloaded programs. At best, the hodgepodge systems fail to make full...locates the cardholder's file.

Meanwhile, the automated voice-response unit gives a menu of options to the customer, such as current balance, last payment **received**, available **credit**, and other items. The caller also has the option of speaking to a live agent. If a service representative is needed, an automatic call distributor...

...returned when an agent is available to follow up. This feature has gained such popularity the past two years, that most software vendors offer it.

Issuers can also use so-called dialed-number identification to set up **several** toll-free lines for specific problems, such as reporting lost or stolen cards. The calls are funnelled into the same phone switch and routed, based...

...handled without growing staff," he says.

Savvy banks can even design software that enables service agents to handle more than cards. Mortgages, auto loans, savings **account**, virtually any bank product, can be serviced by a **single** agent provided the agent receives the appropriate data, Havas claims. And vendors aren't even stopping there. The next generation of software will include modules...

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☐ [A New Day for Service Software](#)

Date: September 1995

16/6,K/15 (Item 15 from file: 9)
00772437 Supplier Number: 23284819
A New Day for Service Software

September 1995

Word Count: 1640

TEXT:

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☐ The Race for European Debit

Date: April , 1994

16/6,K/16 (Item 16 from file: 16)

03303056 Supplier Number: 44561128

The Race for European Debit

April , 1994

Word Count: 2257

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...based transactions, or 0.6% for signature-based transactions. That leaves edo/Maestro acquirers free to negotiate merchant discounts appropriate for individual markets. 'In Spain, **acquirers** get a merchant fee close to **credit** card acquisition fees,' Temmerman says. 'They've positioned it as a new international payment scheme - and that's what will happen in most markets.'

Single...

...message goes out from the terminal for posting, clearing, and settlement.

'In the U.S., if you want to post something real-time to an **account**, you must have a **single** message - it's a federal legal requirement,' says Bruce. 'But in the EMEA region, there's no such requirement.' A dual-message card can be...

...technology.'

On the potential for Interlink, says Cobb: 'Countries will move if they want it for their domestic needs - so it is not destination-only.'

Many issuers, she says, will want to go international

View: [HTML](#) | [PDF](#) | [Word](#)

☐ The race for European debit

Date: Apr 1994

16/6,K/17 (Item 17 from file: 15)

00860326 95-09718

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The race for European debit

Apr 1994 Length: 5 Pages

Word Count: 2153

Text:

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SINGLE...

...message goes out from the terminal for posting, clearing, and settlement.

"In the U.S., if you want to post something real-time to an **account**, you must have a **single** message--it's a federal legal requirement," says Bruce. "But in the EMEA region, there's no such requirement." A dual-message card can be...

...technology."

On the potential for Interlink, says Cobb: "Countries will move if they want it for their domestic needs--so it is not destination-only."

Many issuers, she says, will want to go international using a single-message product: "They recognize the reduced utility but enhanced security and they don't want..."

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Version: 2.1